

EXHIBIT 4

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FILE #: _____

INVENTION DISCLOSURE FORM

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483598

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THIS IS NOT A PATENT APPLICATION

PTO-1052 (8/99)

I. INVENTOR

Inventor(s):

Calvin Fei

Department:

ATM, POS. & Monitoring Systems - West - #3441

Home Address:

2736 San Antonio Dr.

Walnut Creek, CA 94598

Title: Vice President

Manager: Mark Gilbert

Home Telephone

Number: (925) 934-7252

Work Telephone

Number: (925) 675-2619

Citizenship:

United States of America

Facsimile

Number: (925) 692-9494

Please identify each of the inventor(s) and complete the information above: (Add additional sheets if necessary.)

II. NATURE OF THE INVENTION

A. Title of the Invention. Quick customer features on a Web Enabled ATM.

B. Description of the Invention. Customers have expressed concerns that while they appreciate new web-enablement features on an ATM, that sometimes they just want a quick transaction. We have added quick transaction which are actually accessed at the very earliest point possible in the transaction flow: at the PIN (Personal Id Number) entry screen with default accounts and dollar amounts. No other institution has requested this feature as we customized some vendor software, as well as our own code in order to make this happen.

[Please provide enough detail in your description to allow a person with technical knowledge in this field to make the invention.]

C. Describe any differences between your invention and existing solutions to the same problem. Other companies have quick features, but none of them has implemented "quick" features at the PIN Entry point of the transaction. This is unique and saves customer wait time and key strokes.

[Please include flow charts, object diagrams, data structure diagrams, or other drawing showing the essential features of the invention.]

D. Describe any software involved with the invention as a process with steps. Our "Quick PIN screen entry" involves Bank of America modifications to a vendor product written by Applied Communications Inc (BASE24 Device Handler), modifications to IBM WEBATM CORE product which provides utilities and Diebold Device Emulation, and Bank written HTML/JAVA Script applications within the ATM. Our customization software was written by Bank of America on a Webserver.

E. What does the software do, and how does it do it? PIN ENTRY: The Bank written HTML/JAVA implements the user interface for the PIN Entry Screen. The IBM software had to be modified to implement a Diebold emulation @D state in order to change the logic at the PIN Entry Point. The BASE24 Device Handler had to be modified to process to work with an @D state and branch to the appropriate states to invoke the quick, default functions.

F. What hardware and software platform does the software require to execute? The Webatm software runs on a Windows NT environment. Internet Explore Browser, and can run on any ATM Vendor Device that is WOSA/XFS compliant. The BASE24 platform treats the ATM as if it were a Diebold 912 device. Base24 runs on a Tandem Platform.

G. What protocols are used, can be used, and which are preferred? The communications between ATMs and BASE24 is TCP/IP protocol and a Diebold 912 format for application messaging.

H. Does the software have an important or unique graphical user interface for screen display or icon? Yes, the graphical user interface was custom designed for Bank of America, employing the artistic talent of the Bank of America Brand Team and the ergonomic designs of Phoenix Interactive. The interface takes into account most frequently used transactions and common messaging area to and from customers. The interface is highly graphical and also has sound.

[If so, provide a drawing.]

I. What language is the source code written in and what other languages could be used? The source code is written in several languages: user interface is written in HTML and Javascript. IBM utilities are C++ and Activex. BASE24 is TAL and Cobol. We also have webserver components written in JAVA/JAVA Script.

J. Does the complete source code exist for the software?

If yes, where is it? IBM owns source for their utilities, Bank of America owns HTML/Javascript for the ATM, ACI owns source for BASE24 but Bank of America owns source to the modifications of Device Handler, Bank of America owns all webserver code.

III. THIRD PARTIES

A. Was the invention developed with the assistance of any third party?

If yes, who was the third party? Yes, IBM developed the @D state which is also available through Diebold 912 mode.

B. When were they involved in the process and what was their relationship to the invention? There was a standard state in Diebold 912 which is called an @D state. We asked IBM to provide an appropriate subset of that state to allow us to Enter Pin and then immediately initiate a BASE24 transaction from the same state. We invented the concept of "Quick Transactions".

C. Was the invention conceived, tested or constructed under a government contract?
No

IV. PRIOR ART

A. Please identify all related publications, patents and patent applications that you know about. Don't know of any related patents or publications

V. HISTORY

A. Does the operation of this invention rely on other patented technology? Don't know if Diebold 912 emulation is patented. I assume it is. Also, BASE24 is a licensed product so my assumption is it is patented

B. When did the inventors first conceive of the concept? The idea was first conceived in April, 2000 during a user interface discussion.

C. When was the first drawing or written description? The idea was first documented in April, 2000 during a user interface discussion

[Please attach a copy.]

D. What other notes and documentation regarding this invention exist? HTML Screens are available

VI. DISCLOSURE

A. What is the anticipated date of first public offer for sale? Feature is offered 7/31/00 on pilot ATMs.

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- B. Is the invention currently being used?
If yes, please describe. Will be used on 7/31/00 in a certification site.
- D. What is the anticipated date of the first public use or disclosure? First Public Location will be August 11, 2000
- D. What is the anticipated date of the first disclosure to anyone under a non-disclosure agreement? Already disclosed under non-disclosure to IBM.

VII. MARKET PROSPECTS

- A. Do you expect this invention will be used internally within the company, or will it be offered publicly? Only planned use is internal right now.
- B. Please describe the potential market for products incorporating this invention. Could be useful to any institution with an ATM.
- C. Who are the potential competitors for such products? Could be useful to any institution with an ATM

Inventor's Signature

Date